

Senate Study Bill 1281

SENATE FILE _____
BY (PROPOSED COMMITTEE ON
COMMERCE BILL BY
CO=CHAIRPERSONS BEHN
AND WARNSTADT)

Passed Senate, Date _____ Passed House, Date _____
Vote: Ayes _____ Nays _____ Vote: Ayes _____ Nays _____
Approved _____

A BILL FOR

1 An Act requiring health care benefit coverage for certain
2 prosthetic devices and providing an applicability date.
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:
4 TLSB 3195SC 81
5 av/gg/14

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1 1 Section 1. NEW SECTION. 514C.22 COVERAGE FOR PROSTHETIC
1 2 DEVICES.
1 3 1. Notwithstanding the uniformity of treatment
1 4 requirements of section 514C.6, a policy or contract providing
1 5 for third-party payment or prepayment of health or medical
1 6 expenses shall provide coverage benefits for prosthetic
1 7 devices when prescribed by a physician licensed under chapter
1 8 148, 150, or 150A. Such coverage benefits for prosthetic
1 9 devices shall provide coverage for prosthetic devices that, at
1 10 a minimum, equals the coverage and payment for prosthetic
1 11 devices provided under federal laws for health insurance for
1 12 the aged and disabled pursuant to 42 U.S.C. } 1395k, 1395l,
1 13 and 1395m, and 42 C.F.R. } 414.202, 414.210, 414.228, and
1 14 410.100.

1 15 2. a. This section applies to the following classes of
1 16 third-party payment provider contracts or policies delivered,
1 17 issued for delivery, continued, or renewed in this state on or
1 18 after July 1, 2005:

1 19 (1) Individual or group accident and sickness insurance
1 20 providing coverage on an expense-incurred basis.

1 21 (2) An individual or group hospital or medical service
1 22 contract issued pursuant to chapter 509, 514, or 514A.

1 23 (3) An individual or group health maintenance organization
1 24 contract regulated under chapter 514B.

1 25 (4) A plan established pursuant to chapter 509A for public
1 26 employees.

1 27 (5) An organized delivery system licensed by the director
1 28 of public health.

1 29 b. This section shall not apply to accident only,
1 30 specified disease, short-term hospital or medical, hospital
1 31 confinement indemnity, credit, dental, vision, Medicare
1 32 supplement, long-term care, basic hospital and medical=
1 33 surgical expense coverage as defined by the commissioner,
1 34 disability income insurance coverage, coverage issued as a
1 35 supplement to liability insurance, workers' compensation or
2 1 similar insurance, or automobile medical payment insurance.

EXPLANATION

2 2
2 3 This bill provides that despite the uniformity of treatment
2 4 requirements of Code section 514C.6, an individual or group
2 5 policy or contract providing for third-party payments of
2 6 health or medical expenses is required to provide coverage
2 7 benefits for prosthetic devices that provide, at a minimum,
2 8 coverage for prosthetic devices equal to the coverage that is
2 9 provided for under federal laws for the aged and disabled.
2 10 The bill applies to such contracts or policies delivered,
2 11 issued for delivery, continued, or renewed in this state on or
2 12 after July 1, 2005.

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